sending the user information to the selected first agent with a first web browser;

and

sending the user inquiry to the selected first agent in response to a first signal indicative of a first consent from the selected first agent within a predetermined period of time.

Applicants also note that claim 16 recites that:

16.   A method for processing a user inquiry, the method comprising:

receiving user information from a first database, the user information associated with a request;

processing the user information with a web browser;

sending a first signal indicative of a first consent within a predetermined period of time in response to the user information; and

receiving a user inquiry in response to the first signal indicative of the first consent.

Applicants also note that claim 25 recites that:

25.   A system for processing a user inquiry, the system comprising:

a user interface system to receive a user inquiry and to request user information associated with the user inquiry;

a first database to store and provide information associated with at least the user inquiry;

a second database to store information relating to a plurality of agents, the information relating to the plurality of agents including a plurality of sets of skills corresponding to the plurality of agents respectively;

an agent allocation system to identify a first agent having a desirable set of skills and being available based on at least the information relating to the plurality of agents; and

an agent interface system for the first agent configured to

receive the user information with a web browser; and

Sudeep Rikhy et al.
Application No.: 10/691,118
Page 3

PATENT

send a first signal indicative of a first consent from the first agent in response to at least the user information.

None of the prior art references teach or suggest a method or a system as recited in any of these claims.

Respectfully submitted,

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